Docket No.: 075820-0013 PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jung Soo HA, et al.

Application No.: 10/576,339 Customer No.: 20277

Filed: April 18, 2006 Confirmation No.: 9401

Group Art Unit: 3695 Examiner: Irene S. KANG

Title: SYSTEM AND METHOD FOR PROVIDING PARTIAL PAYMENT IN THE

ELECTRONIC COMMERCE

AMENDMENT TO ACCOMPANY RCE

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The following amendment and remarks are submitted in response to the *final* Office Action mailed March 11, 2009.

Amendments to the Claims begin on page 2.

Remarks begin on page 7.